IN THE CLAIMS

Please amend the claims as indicated below.

1-19. (canceled)

20. (previously presented) A method for making wafer-level chip scale package, comprising:

providing a chip pad over a substrate;

providing a re-distributed line (RDL) pattern on the chip pad;

providing an insulating layer covering a portion of the RDL pattern, wherein the insulating layer comprises a non-polymeric dielectric material; and

providing a stud bump directly on the portion of the RDL pattern not covered by the insulating layer.

- 21. (original) The method of claim 20, further comprising providing a solder ball on the stud bump.
- 22. (original) The method of claim 20, wherein the insulating layer comprises silicon nitride, silicon oxide, or silicon oxynitride.
- 23. (currently amended) The method of claim 20, wherein there is no under bump metal <u>under the stud bump</u>.
- 24. (previously presented) A method for making wafer-level chip scale package, comprising:

providing a substrate with a passivation layer on a portion thereof;

forming a chip pad on a portion of the substrate not containing the passivation layer;

forming a metal layer on the chip pad and a portion of the passivation layer;

forming an insulating layer on a portion of the metal layer, wherein the insulating layer comprises a non-polymeric dielectric material; and

forming a stud bump directly on the portion of the metal layer not covered by the insulating layer.

- 25. (original) The method of claim 24, further comprising providing a solder ball on the stud bump.
- 26. (original) The method of claim 24, wherein the insulating layer comprises silicon nitride, silicon oxide, or silicon oxynitride.

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- 27. (original) The method of claim 24, including forming the insulating layer without using a high temperature curing process.
- 28. (currently amended) The method of claim 24, wherein there is no under bump metal under the stud bump.
- 29. (original) The method of claim 24, including forming the stud bump by an electroplating process or by wire bonding.
- 30. (original) The method of claim 29, including forming the stud bump by wire bonding a Pd coated copper wire to the RDL pattern using a capillary.
- 31. (original) The method of claim 30, wherein the wire bonding process provides the stud bump with a coined shape.
- 32. (previously presented) A method for making a package semiconductor device, comprising:

providing a chip pad over a substrate;

providing a re-distributed line (RDL) pattern on the chip pad;

providing an insulating layer covering a portion of the RDL pattern, wherein the insulating layer comprises a non-polymeric dielectric material; and

providing a stud bump directly on the portion of the RDL pattern not covered by the insulating layer.

33. (previously presented) A method for making an electronic apparatus containing a packaged semiconductor device, the method comprising:

providing a packaged semiconductor device containing a chip pad over a substrate, a redistributed line (RDL) pattern on the chip pad, an insulating layer covering a portion of the RDL pattern with the insulating layer comprising a non-polymeric dielectric material, and then providing a stud bump directly on the portion of the RDL pattern not covered by the insulating layer; and

mounting the packaged semiconductor device on a circuit board.

34. (previously presented) A method for making wafer-level chip scale package, comprising:

providing a chip pad over a substrate; providing a re-distributed line (RDL) pattern on the chip pad; providing an insulating layer covering a portion of the RDL pattern; and providing a stud bump on the portion of the RDL pattern not covered by the insulating layer without using an under bump metal.

- 35. (previously presented) The method of claim 34, further comprising providing a solder ball on the stud bump.
- 36. (previously presented) The method of claim 34, including forming the stud bump by an electroplating process or by wire bonding.
- 37. (previously added) The method of claim 36, including forming the stud bump by wire bonding a Pd coated copper wire to the RDL pattern using a capillary.
- 38. (previously presented) The method of claim 34, wherein the insulating layer comprises a non-polymeric dielectric material.
- 39. (previously presented) The method of claim 38, wherein the insulating layer comprises silicon nitride, silicon oxide, or silicon oxynitride.
- 40. (previously presented) The method of claim 34, including forming the insulating layer without using a high temperature curing process.
- 41. (currently amended) A method for making wafer-level chip scale package, comprising:

providing a chip pad over a substrate;

providing a single-layer re-distributed line (RDL) pattern <u>directly</u> on the chip pad; providing an insulating layer covering a portion of the RDL pattern; and providing a stud bump on the portion of the RDL pattern not covered by the insulating

- 42. (previously presented) The method of claim 41, further comprising providing a solder ball on the stud bump.
- 43. (previously presented) The method of claim 41, including forming the stud bump by an electroplating process or by wire bonding.
- 44. (previously presented) The method of claim 43, including forming the stud bump by wire bonding a Pd coated copper wire to the RDL pattern using a capillary.
- 45. (previously presented) The method of claim 41, wherein the insulating layer comprises a non-polymeric dielectric material.

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layer.

- 46. (previously presented) The method of claim 45, wherein the insulating layer comprises silicon nitride, silicon oxide, or silicon oxynitride.
- 47. (previously presented) The method of claim 41, including forming the insulating layer without using a high temperature curing process.
 - 48. (new) A method for making wafer-level chip scale package, comprising: providing a chip pad over a substrate;

providing a re-distributed line (RDL) pattern on the chip pad without using an under bump metal;

providing an insulating layer covering a portion of the RDL pattern;

providing a stud bump on the portion of the RDL pattern not covered by the insulating layer; and

providing a solder ball on the stud bump.